

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
Harrisburg DIVISION**

In re: STASIAK, JOSEPH ANDREW

§ Case No. 21-01046

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 05/07/2021. The undersigned trustee was appointed on 05/07/2021.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 98,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>62,489.92</u>
Administrative expenses	<u>6,823.22</u>
Bank service fees	<u>251.66</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>2,500.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 26,435.20</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/19/2022 and the deadline for filing governmental claims was 11/03/2021. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$7,380.14. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$7,380.14, for a total compensation of \$7,380.14². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$27.73 for total expenses of \$27.73².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/28/2022

By: /s/ Lawrence V. Young
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 21-01046

Case Name: STASIAK, JOSEPH ANDREW

Trustee Name: (580410) Lawrence V. Young

Date Filed (f) or Converted (c): 05/07/2021 (f)

§ 341(a) Meeting Date: 06/09/2021

For Period Ending: 04/28/2022

Claims Bar Date: 02/19/2022

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 626 N. Pershing Ave, York, PA 17404-0000, York C The trustee listed the property for sale at \$79,900.	105,000.00	46,467.51		85,000.00	FA
2 640 Windsor Rd, Red Lion, PA 17356-0000, York Co	270,000.00	0.00		0.00	FA
3 2002 Mazda B2300. Entire property value: \$1,000. The cost of liquidation would consume any non-exempt equity.	1,000.00	1,000.00		0.00	FA
4 2009 Honda Pilot Spouse's vehicle and is marital Asset is owned jointly with non-filing spouse. The value of the asset has been reduced by the marital adjustment. The cost of liquidation would consume any non-exempt equity.	3,700.00	0.00		0.00	FA
5 Misc household goods	2,000.00	0.00		0.00	FA
6 Personal Tools The cost of liquidation would consume any non-exempt equity.	1,500.00	1,500.00		0.00	FA
7 Collectibles	150.00	0.00		0.00	FA
8 Men's clothes	150.00	0.00		0.00	FA
9 Cash	40.00	0.00		0.00	FA
10 Checking: Members 1st The cost of liquidation would consume any non-exempt equity.	4.39	4.39		0.00	FA
11 Checking: First National Bank	8,299.00	0.00		0.00	FA
12 Checking: First National Bank	505.00	0.00		0.00	FA
13 Checking: First National Bank	90.00	0.00		0.00	FA
14 Deposits of money: First National Bank	63.00	0.00		0.00	FA
15 401 (k): John Hancock This asset is not an asset of the Bankruptcy Estate.	25,051.00	0.00		0.00	FA
16* Suit vs. Homecheck (See Footnote)	30,000.00	30,000.00		10,000.00	FA
17 Escrot refund from refinance of house. Total amo The full value of the asset is \$4,360. The scheduled value reflects 1/2 of the value as Debtor's spouse was potentially entitled to 50% interest in the equity of the property pending the parties' divorce. The Trustee agreed to accept \$3,500 in satisfaction of the turnover of this asset.	2,180.00	2,011.02		3,500.00	FA
17 Assets Totals (Excluding unknown values)	\$449,732.39	\$80,982.92		\$98,500.00	\$0.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit A

Page: 2

Case No.: 21-01046

Case Name: STASIAK, JOSEPH ANDREW

Trustee Name: (580410) Lawrence V. Young

Date Filed (f) or Converted (c): 05/07/2021 (f)

§ 341(a) Meeting Date: 06/09/2021

For Period Ending: 04/28/2022

Claims Bar Date: 02/19/2022

RE PROP# 16 Pursuant to Trustee's Motion to Approve Settlement, \$7,500 will be turned over to the Bankruptcy Estate and \$2,500 will be turned over to Debtor's non-filing spouse.

Major Activities Affecting Case Closing:

Trustee sold debtor's non-residential real estate and resolved pending litigation against Homechek. Funds disbursed to non-filing spouse per Stipulation approved by Court Order dated 1/5/2022.

Initial Projected Date Of Final Report (TFR): 12/31/2022

Current Projected Date Of Final Report (TFR): 04/28/2022 (Actual)

04/28/2022

Date

/s/Lawrence V. Young

Lawrence V. Young

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 21-01046
Case Name: STASIAK, JOSEPH ANDREW
Taxpayer ID #: **-***9933
For Period Ending: 04/28/2022

Trustee Name: Lawrence V. Young (580410)
Bank Name: Metropolitan Commercial Bank
Account #: *****1050 Checking Account
Blanket Bond (per case limit): \$5,454,454.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/21/21	{17}	Joseph A. Stasiak	Turnover of non-exempt funds	1129-000	3,500.00		3,500.00
07/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		5.00	3,495.00
08/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.97	3,489.03
09/01/21		Zubely Hidalgo	Proceeds from sale of real estate		15,650.08		19,139.11
	{1}	Zubely Hidalgo	Contract sale price \$85,000.00	1110-000			
		Stock and Leader, LLP	Notary fee -\$10.00	2500-000			
		York County Recorder of Deeds	Transfer tax -\$850.00	2500-000			
		York Water Company/York City Treasurer	Net local real estate taxes and sewer taxes -\$232.05	4800-000			
		Berkshire Hathaway/Keller Williams	Realtor commission -\$5,950.00	3510-000			
		Wells Fargo	Payoff of mortgage -\$62,257.87	4110-000			
		York Water Company	Escrow for sewer and water from 8/16 - 9/13 -\$50.00	4800-000			
09/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		28.16	19,110.95
10/29/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		29.60	19,081.35
11/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		32.62	19,048.73
12/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		31.54	19,017.19
01/18/22	101	International Sureties	Insurance Bond Premium	2300-000		13.22	19,003.97
01/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		29.46	18,974.51
02/04/22	{16}	Amtrust North America-Aiul	Settlement of pending litigation	1149-000	10,000.00		28,974.51
02/28/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		38.53	28,935.98
03/17/22		Stock and Leader	Refund of escrow held at settlement for payment of sewer	4800-000		-50.00	28,985.98
03/17/22	102	Kala Stasiak	Proceeds from settlement of litigation against Homechek	8500-002		2,500.00	26,485.98
03/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		50.78	26,435.20

COLUMN TOTALS	29,150.08	2,714.88	\$26,435.20
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	29,150.08	2,714.88	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$29,150.08	\$2,714.88	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 21-01046

Case Name: STASIAK, JOSEPH ANDREW

Taxpayer ID #: **-***9933

For Period Ending: 04/28/2022

Trustee Name: Lawrence V. Young (580410)

Bank Name: Metropolitan Commercial Bank

Account #: *****1050 Checking Account

Blanket Bond (per case limit): \$5,454,454.00

Separate Bond (if applicable): N/A

Net Receipts:	\$29,150.08
Plus Gross Adjustments:	\$69,349.92
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$2,500.00
Net Estate:	\$96,000.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1050 Checking Account	\$29,150.08	\$2,714.88	\$26,435.20
	\$29,150.08	\$2,714.88	\$26,435.20

04/28/2022

Date

/s/Lawrence V. Young

Lawrence V. Young

Exhibit C
Claims Register

Case: 21-01046 JOSEPH ANDREW STASIAK

Claims Bar Date: 2/19/22 12:00

Claim #	Claimant Name	Claim Type	Acct#	Amount Allowed	Paid to Date	Claim Balance
BOND	International Sureties 701 Poydras Street Suite 402 New Orleans, LA 70139	Admin Ch. 7		\$ 13.22	\$13.22	\$0.00
FEE	Lawrence V. Young 135 North George Street York, PA 17401	Admin Ch. 7		\$ 7,380.14	\$0.00	\$7,380.14
NC	Wells Fargo	Secured		\$ 62,257.87	\$62,257.87	\$0.00
SURPLUS	STASIAK, JOSEPH ANDREW 640 WINDSOR RD RED LION, PA 17356	Unsecured		\$ 13,397.19	\$0.00	\$13,397.19
TE	Lawrence V. Young 135 North George Street York, PA 17401	Admin Ch. 7		\$ 27.73	\$0.00	\$27.73

Exhibit C
Claims Register

Case: 21-01046 JOSEPH ANDREW STASIAK

Claims Bar Date: 2/19/22 12:00

Claim #	Claimant Name	Claim Type	Acct#	Amount Allowed	Paid to Date	Claim Balance
	CGA Law Firm	Admin Ch. 7		\$ 5,395.00	\$0.00	\$5,395.00
	CGA Law Firm	Admin Ch. 7		\$ 235.14	\$0.00	\$235.14
	MOVEMENT MORTGAGE, LLC P.O. Box 105178 Atlanta, GA 30348-5178	Secured		\$ 0.00	\$0.00	\$0.00
	TIAA BANK PO Box 37628 Philadelphia, PA 19101-0628	Secured		\$ 0.00	\$0.00	\$0.00
	HOME DEPOT POBOX 689100 DES MOINES, IA 50368	Unsecured		\$ 0.00	\$0.00	\$0.00

Exhibit C
Claims Register

Case: 21-01046 JOSEPH ANDREW STASIAK

Claims Bar Date: 2/19/22 12:00

Claim #	Claimant Name	Claim Type	Acct#	Amount Allowed	Paid to Date	Claim Balance
	MEMBERS 1STFCU PO BOX 2109 Mechanicsburg, PA 17055-1719	Unsecured		\$ 0.00	\$0.00	\$0.00
	TARGET P.O. BOX 1581 Minneapolis, MN 55440	Unsecured		\$ 0.00	\$0.00	\$0.00
	US Dept, of Education 400 Maryland Ave., SW Washington, DC 20202	Unsecured		\$ 0.00	\$0.00	\$0.00
				Case Total:	\$62,271.09	\$26,435.20

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 21-01046

Case Name: JOSEPH ANDREW STASIAK

Trustee Name: Lawrence V. Young

Balance on hand: \$ 26,435.20

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
NC	Wells Fargo	0.00	62,257.87	62,257.87	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 26,435.20

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Lawrence V. Young	7,380.14	0.00	7,380.14
Trustee, Expenses - Lawrence V. Young	27.73	0.00	27.73
Attorney for Trustee Fees - CGA Law Firm	5,395.00	0.00	5,395.00
Bond Payments - International Sureties	13.22	13.22	0.00
Attorney for Trustee, Expenses - CGA Law Firm	235.14	0.00	235.14

Total to be paid for chapter 7 administrative expenses: \$ 13,038.01Remaining balance: \$ 13,397.19

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 13,397.19

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 13,397.19

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for timely general unsecured claims: \$ 0.00
Remaining balance: \$ 13,397.19

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 13,397.19

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 13,397.19

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.06% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$0.00. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$13,397.19.